

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Jennifer Sweeney

Debtor

Case No. 22-12640-mdc

Chapter 7

District/off: 0313-2

User: admin

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Date Rcvd: Jan 27, 2023

Form ID: 318

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

TOTAL: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db	+ Jennifer Sweeney, 506 Kathmere Rd, Havertown, PA 19083-4020
14725766	+ CapitalOne NA, POB 31293, Salt Lake City, UT 84131-0293
14725768	Elaine Darr, 505 Kathmeer Rd, Havertown, PA 19083

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Jan 28 2023 05:34:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Jan 28 2023 00:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 28 2023 05:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2023 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14725765	+ Email/PDF: bncnotices@becket-lee.com	Jan 28 2023 00:42:17	American Express, pob 981537, El Paso, TX 79998-1537
14732950	+ EDI: AIS.COM	Jan 28 2023 05:34:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14725767	EDI: DISCOVER.COM	Jan 28 2023 05:34:00	Discover, pob 15192, Wilmington, DE 19850
14725769	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Jan 28 2023 00:33:00	Franklin Mint, 5 Hillman Dr, Ste 100, Chadds Ford, PA 19317
14725770	EDI: JEFFERSONCAP.COM	Jan 28 2023 05:34:00	Jefferson Capital, 16 McLeland Rd, Saint Cloud, MN 56303
14725771	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 28 2023 00:34:00	LOANCARE SERVICING CENTER INC, 3637 SENTARA WAY, Virginia Beach, VA 23452-4262
14725773	+ Email/Text: bnc@nordstrom.com	Jan 28 2023 00:34:29	Nordstrom Fsb, Attention: Bankruptcy Department P, 13531 E CALEY AVE, Englewood, CO 80111-6504
14725774	EDI: PRA.COM	Jan 28 2023 05:34:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, Suite 100, Norfolk, VA 23502
14725775	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 28 2023 00:34:00	Toyota Motor Credit, PO BOX 9786, Cedar Rapids, IA 52409-0004
14725772	EDI: CITICORP.COM	Jan 28 2023 05:34:00	macy's/Citibank, PO BOX 8218, Monroe, OH 45050

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor LOANCARE LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
LAWRENCE S. RUBIN	on behalf of Debtor Jennifer Sweeney echo@pennlawyer.com foxtrot@pennlawyer.com;7272@notices.nextchapterbk.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Jennifer Sweeney</u>		Social Security number or ITIN xxx-xx-8110
	First Name	Middle Name	EIN 26-4073558
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN ----
	First Name	Middle Name	EIN ----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <u>22-12640-mdc</u>			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Sweeney
dba Sweeney Contractors Inc

1/26/23

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.